

Corrected

October 5, 2014

Clerk, U.S. Bankruptcy Court
Eastern District of Michigan
211 West Fort Street
Detroit, Michigan 48226

RE: Bankruptcy Case No. 13-60544-tjt

I am writing you in regards to the bankruptcy of my ex-wife, Elena Mannor. Elena Mannor and I were divorced in 2007. At the time of the divorce it was agreed upon that I would be entitled to the home, in which we lived with our four children. Elena would not get any of the equity in the house, because I also became responsible for all debt, other than one credit card, which she used for her Avon business. The children and I continued to live in the house. Elena Mannor has not paid any debt on the mortgage of the house since the divorce.

In July of 2011 I incurred a major injury due to an accident. I have not worked since then. Due to this I was not able to refinance the loan and take her name off. My current wife lost her job as well, and we were unable to make our payments. We turned to help from Step Forward Michigan. During that time the mortgage company and Step Forward Michigan instructed us to have Elena take her name off the deed or we could not receive the assistance needed to save our house. Elena had not financial ties to the house other than having her name on the loan and the deed.

I was not aware that Elena Mannor planned on filing bankruptcy, nor that it would affect us losing our home. I have struggled for several years to keep our home and am asking you to not let us lose our home over debt that was all incurred after the divorce. Elena Mannor did not have debt when our divorce was final.

It has also been brought to my attention that Elena Mannor has purchased a newer car in the month of September 2014. Ms. Mannor can not pay her own debt and my home is getting sold to pay it, but she has the money to purchase a newer car. This does not seem fair.

I am asking you to make Elena be responsible for her debt and not make me sell my home I built for my family. Thank you for helping me with this matter.

Respectfully,

Jerry A. Mannor Jr.
Jerry Mannor Jr.

CC: Kimberly Ross Clayson
645 Griswold
Suite 3900
Detroit, MI 48226

FILED
2014 OCT 16 A 11:39
U.S. BANKRUPTCY COURT
E.D. MICHIGAN
DETROIT

Proof of Service

The following documents were sent to the following people regular mail:

Kimberly Ross Clayson
645 Griswald
Suite 3900
Detroit, MI 48226

Mailed 10/5/14

Clerk U.S. Court Bankruptcy Court
Eastern District of Michigan
211 W Fort Street
Detroit, MI 48226

mailed 10/5/14

Elena Mannor
42 W. Center St
Petersburg, MI 49270

mailed 10/8/14

Timothy J. Miller, Trustee
645 Griswald
Suite 3900
Detroit, MI 48226

mailed 10/8/14

Jury A. Mannor R 10/15/14